

### **REMARKS**

Claims 1-18 are pending in this application. Claims 1-18 stand rejected. By this Amendment, claims 1, 15, and 18 have been amended and claim 17 has been canceled without prejudice. The amendments made to the claims do not alter the scope of these claims, nor have these amendments been made to define over the prior art. Rather, the amendments to the claims have been made to improve the form thereof. In light of the amendments and remarks set forth below, Applicants respectfully submit that each of the pending claims is in immediate condition for allowance.

Claims 17 and 18 are objected to under 37 C.F.R. § 1.75(c). Applicant has canceled claim 17 and amended claim 18. Therefore, Applicant respectfully requests that the Examiner withdraw this objection.

Claims 1-14 stand rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. Applicant has amended claim 1, 15, and 18 in view of the Examiner's remarks. Therefore, Applicant respectfully requests reconsideration and withdrawal of this rejection.

Claims 1-15, 17, and 18 stand rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 6,493,682 ("Horrigan"). Applicant respectfully traverses this rejection.

Among the limitations of the pending claims not present in Horrigan is a detailed model for optimizing the portfolio determination. Specifically, Horrigan's tool cannot deal with increased orders in real time.

Horrigan discloses a formulation model for determining the optimal portfolio. However, as noted above, Horrigan fails to disclose or teach a concrete or detailed model for optimizing the portfolio determination. In Horrigan, a general purpose optimizing tool may be used. Accordingly, Horrigan's tool cannot deal with increased

orders in real time. Whereas, as claimed, the optimal portfolio determining method and system enables high speed determination of objective financial product because the processing is divided by every characteristic of said constraint expression. See, specification pg 3, lns 13-20 and pg 37, lns 17-38.

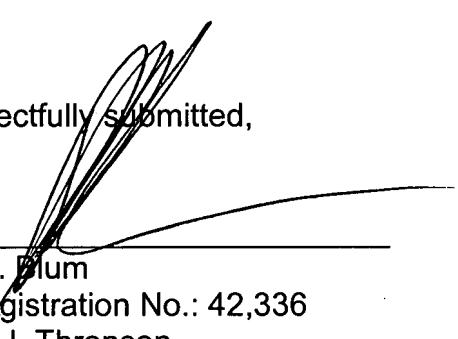
Applicant has responded to all of the rejections and objections recited in the Office Action. Reconsideration and a Notice of Allowance for all of the pending claims are therefore respectfully requested.

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue.

If the Examiner believes an interview would be of assistance, the Examiner is welcome to contact the undersigned at the number listed below.

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Respectfully submitted,

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